We are excited to announce U.S. OMNI as our 403(b) & 457(b) Third Party Plan Administrator!

In partnership with **Eagle Mountain Saginaw Independent School District** OMNI will ensure that the plan sponsor, the participants, each of our investment providers and their agents adhere to the many compliance regulations mandated by the Internal Revenue Service.

Starting or changing your contributions

If you wish to start contributing or make a change to your current contributions you will need to submit a **Salary Reduction Agreement (SRA)** form. Changes include: starting a new deduction, stopping an existing deduction, changing the amount of an existing deduction, or changing your investment service provider.

The SRA form can be found in the "Forms" section of OMNI's website at www.omni403b.com. You have the option of printing out a form and faxing it to OMNI or completing the form electronically on their secure website. It is suggested that you complete the electronic SRA form to expedite your request.

OMNI's services include the review and approval of all 403(b) & 457(b) transactions, and implementation of Salary Reduction Agreement (SRA) forms.

OMNI is available from 7:30am to 8:00pm Monday - Friday EST to assist with any questions you may have.

OMNI's call center representatives can be reached at:

1-877-544-OMNI (6664)

www.omni403b.com

TRANSACTIONS

Refer to the instructions on the following pages to submit an SRA or any of the transactions below.

> Distributions (including distributions due to age, death, disability, separation from service, and domestic relations orders).

> Exchanges/Transfers/Rollovers of 403(b) funds between vendors or 403(b) plans

> Hardship distributions

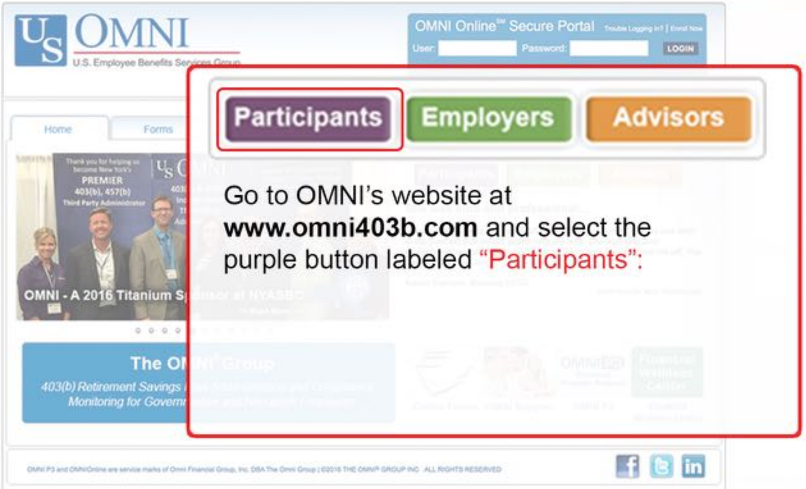
> Loans

> Purchase of Service Credits

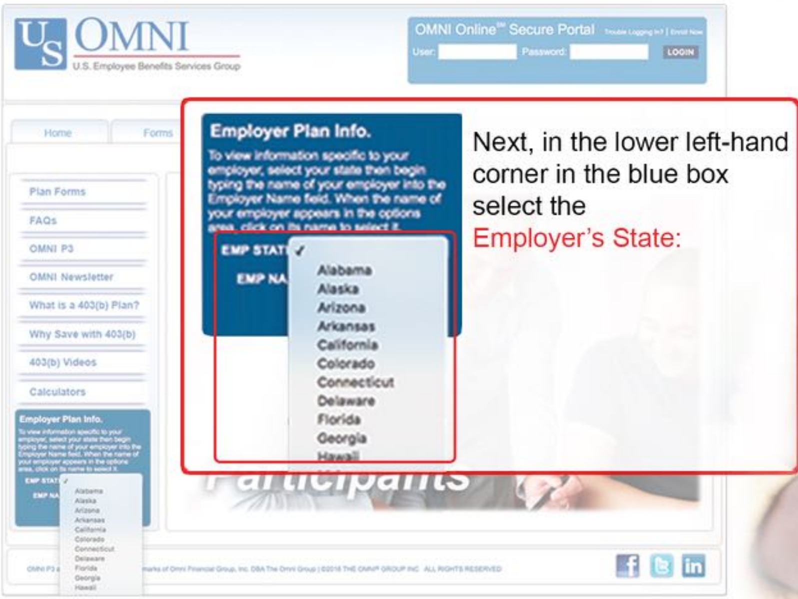
> QDRO's

EAGLE MOUNTAIN SAGINAW ISD

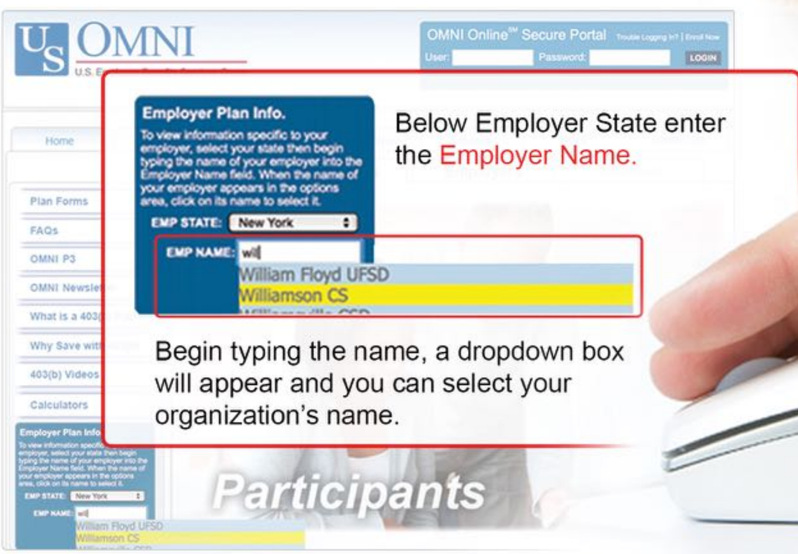
Specific plan information is available on OMNI's website at www.omni403b.com.
This information can be viewed by following the steps below:



Go to OMNI's website at **www.omni403b.com** and select the purple button labeled "Participants":



Next, in the lower left-hand corner in the blue box select the Employer's State:



Below Employer State enter the Employer Name.

Begin typing the name, a dropdown box will appear and you can select your organization's name.

You have now reached the **Eagle Mountain Saginaw Independent School District** webpage where you will find the following information:

PLAN DETAILS

403(b)

1. Salary Reduction Agreement (SRA) – You can submit an on-line SRA form to start, stop or make a change to your contribution. You must already have an account established with your selected service provider before submitting an SRA.
2. Participating Service Providers – Add or open an account choosing from the investment service providers that have been approved in your plan.
3. Plan Transactions – You'll find the forms needed to initiate transactions such as a distribution, hardship or loan.
4. Plan Features – Click on Plan Features in the lower right hand corner. This will bring up another window that displays what is or is not permitted within the plan based on your current plan document.

To access **457(b) Plan Details** click on 457(b) Plan tab.

Plan Features

Eligible Employees
All Employees

Employer Non-Elective Contributions
Available

Loans
Available for qualified applicants

Financial Hardship Distribution
Available for qualified applicants

Transfers Into Plan (A transfer of assets from one employer's 403(b) plan to another)
Available

Transfers Out of Plan (A transfer of assets from one employer's 403(b) plan to another)
Available

< back

Rollover Contributions (A contribution of a distribution from another plan (i.e. 401(k), 457, IRA))
Please call OMNI to inquire.

ROTH 403(b)
Not Available

Contract Exchanges (a change of investment within a 403(b) plan)
Available. Please note that a new investment provider must be participating in your Employer's 403(b) plan. A list of your Employer's participating providers can be found under the *Participating Service Providers* section.

Distributions (i.e. Separation from Service, Attainment of 59 ½ years of age, Permanent Disability, or Death)
Available

Please note: If you are currently contributing to multiple investment providers, please be sure to list all contributions you wish to continue on the new SRA. Any current 403(b) or ROTH 403(b) contributions not listed on the new SRA will be discontinued.

Please note: any TRS approved 403(b) Service Provider which has entered into an Information Sharing Agreement (ISA) with The OMNI Group may be added to the following list at any time.

Please contact The OMNI Group at 877-544-6664 if you have questions concerning this process.

Listed below are the Service Providers which currently participate in your organization's plan. Service Providers with a double asterisk notation (**) are not authorized to accept new accounts under your employer's plan. Please contact OMNI® with any questions.

403(B)

AMERICAN CENTURY SERVICES LLC
AMERICAN FUND/CAPITAL GUARDIAN**
AMERIPRISE FINANCIAL SERVICES, INC.
ANNUITY INVESTORS LIFE INS. CO.**
ASPIRE FINANCIAL SERVICES
ATHENE ANNUITY AND LIFE (AVIVA)**
AXA EQUITABLE LIFE INSURANCE COMPANY
FIDELITY SECURITY LIFE INS. CO.**
FIDUCIARY TRUST INTL-FRANKLIN TEMPLETON**
FORESTERS FINANCIAL (FIRST INVESTORS)
GREAT AMERICAN INSURANCE GROUP
GWN/EMPLOYEE DEPOSIT ACCT
HORACE MANN LIFE INS. CO.
INDUSTRIAL ALLIANCE - (SEC.BEN.)**
LINCOLN FINANCIAL GROUP
MASS MUTUAL VA
MET LIFE INVESTORS
METLIFE
MIDLAND NATIONAL LIFE INSURANCE**
MODERN WOODMEN OF AMERICA**
NATIONAL LIFE GROUP (LSW)
NY LIFE INS. & ANNUITY CORP.**
OPPENHEIMER SHAREHOLDER SVCS.
PLANMEMBER SERVICES CORP.
PUTNAM INVESTMENTS**
RIVERSOURCE LIFE INSURANCE CO OF NY
ROTH - AXA EQUITABLE
ROTH - FORESTERS FINANCIAL (FIRST INV.)
ROTH - LINCOLN FINANCIAL GROUP
ROTH - NATIONAL LIFE GROUP (LSW)
ROTH - PLANMEMBER SERVICES CORP.
TRANSAMERICA**
UNITED TEACHER ASSOC. INS. CO**
USAA LIFE INSURANCE CO.**
VALIC
VANGUARD FIDUCIARY TRUST CO.**
VOYA FINANCIAL (RELIASTAR)

457(B)

AMERICAN UNITED LIFE INS. CO.**
FORESTERS FINANCIAL(FIRST INV.)
LINCOLN LIFE**